502 Success Story Bangor Area Office

Before





After





The Rural Housing Service Section 502 Loan Program provided \$56,470 in loan funds, in conjunction with Penquis Community Action Program Grant funds in a total amount of \$12,211 from two separate grant allocations, helped make this transition possible. Total assistance provided is \$68,681. Mary and David Ryan of Bradford were able to replace their 1973 trailer with a brand new home. Their old 1973 Suncrest was a health hazard with moldy, wet insulation (caused by roof damage during the ice storm) making Mr. Ryan's' emphysema worse than ever. He is now breathing better and on less medication than before. They are very happy with their new home, as indicated in the following excerpts from a letter received from the Ryan's.

Expressed by Mary and David Ryan:

"In 1998 the ice storm did tremendous damage to the roof and leaks occurred in the kitchen, living room and bedroom. As time went on it became necessary to place buckets to catch the water from these leaks. The insulation in the ceilings became wet and moldy . . . "

". . . we were approved to receive help from Penquis Cap and USDA Rural Housing Service in Bangor."

"Moving into this new home was such a delight. . . . We no longer need buckets to catch the rain. . . . we are toasty warm with all of the wonderful insulation"

"This house has given us new hope for the future."

"It is such a blessing and we are so grateful to our contractor ..., Penquis Cap Agency and ... Rural Housing for their help in building our new home."

". . . we were given a low interest mortgage based on our low income, which made this home affordable for us."

"We are so happy and would recommend this program to anyone who needs help."

-Mary and David Ryan, 571 Williams Road, Bradford, ME 04410







Rural Development helping low income rural families with their housing needs and bringing them new hope for the future!

Mr. & Mrs. David Ryan's property is located in the town of Bradford. Their new home is a 3-bedroom ranch style house that sits on a full concrete foundation. They moved into their new home in February 2003. The old 1973 trailer will be removed this spring then the landscaping around the new house will be completed.





View of living room from kitchen

View of bright homey kitchen